

Certificate Number: 14912-NJ-DE-037034740

Bankruptcy Case Number: 22-19573



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 11, 2022, at 2:47 o'clock PM EST, Jeffrey Smith completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 11, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor